

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-11555-SLM
Chapter: 7
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fabricia Demelo
aka Fabricia Chiovaro
17 Oxford St
Montclair, NJ 07042-4907

Social Security No.:

xxx-xx-4370

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after July 30, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: June 30, 2020

JAN: rh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Fabricia Demelo
DebtorCase No. 18-11555-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: clsnodscPage 1 of 1
Total Noticed: 3

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 02, 2020.

db +Fabricia Demelo, 17 Oxford St, Montclair, NJ 07042-4964

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 01 2020 02:56:20 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 01 2020 02:56:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT2007-18CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWALT2007-18CB) ewassall@logs.com, njbankruptcynotifications@logs.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Jill Manzo on behalf of Creditor Bayview Loan Servicing, LLC, as servicer for THE BANK OF
NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT2007-18CB) bankruptcy@feinsuch.com
Joseph John Reilly on behalf of Debtor Fabricia Demelo jreilly@mcablaw.com,
mcabrera@mcablaw.com, mcabecf@mcablaw.com
Mathew M. Cabrera on behalf of Debtor Fabricia Demelo mcabecf@mcablaw.com,
G27084@notify.cincompass.com; jreilly@mcablaw.com
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT2007-18CB) rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Series 2007-18CB Bayview Loan Servicing LLC, servicer
for The Bank of New York as Trustee, for the Benefit of the Certificate Holders, CWALT, Inc.,
Alternative Loan Trust 2007-18CB Mortgage Pass-Through Certificates, dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as trustee (CWALT2007-18CB) c/o Bayview Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11